

REMARKS

Claims 1-19 are all the claims pending in this application. Claims 1, 6, and 11 have been amended to further clarify the invention. Claims 16 – 19 have been newly added by this Amendment to claim features that are disclosed but were previously unclaimed. No new subject matter has been added. Reconsideration and allowance of all the rejected claims are respectfully requested in view of the following remarks.

REJECTIONS UNDER 35 U.S.C. §102(e)

Claims 1-10 stand rejected under 35 U.S.C. §102(e) as allegedly being anticipated by Brody et al. (U.S. Patent Publication No. 2001/0029485). Applicants respectfully traverse this rejection on the following basis.

Independent claims 1 and 6 recite, among other things, the feature of communicating, without user interaction, the anonymous data from the second profile to the transaction interface to enable completion of the on-line transaction. Brody does not teach or suggest communicating, without user interaction, anonymous data *from the second profile to the transaction interface*. Rather, Brody appears to describe providing an anonymous credit card number to a user who may then manually enter the credit card number into the transaction interface or providing the anonymous credit card number directly to the merchant. Since Brody does not teach or suggest at least this feature, independent claims 1 and 6 and their corresponding dependent claims 2-4 and 7-10 are not anticipated by Brody for at least this reason.

REJECTIONS UNDER 35 U.S.C. §103(a)

Claims 11-15 stand rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over Brody et al. (U.S. Patent Publication No. 2001/0029485) in view of Nelson (U.S. Patent No. 6,058,381). Applicants respectfully traverse this rejection on the following basis.

Independent claim 11 recites, among other things, a profile access initiator that accesses a first profile when the user activates at least one of the plurality of options associated with the anonymous user interface, wherein the first profile is stored locally on a user terminal and includes user data and a profile generator that generates a second profile that is linked to the first profile, wherein the second profile comprises anonymous data associated with the user. At least these features are not taught or suggested by Brody and Nelson.

The Examiner alleges that Brody teaches “using cookies to store information on a user’s computer”, and acknowledges that Brody does not “specifically disclose information stored in the cookie in the user’s terminal containing the user’s profile.” While Brody may disclose storing cookies on a user’s computer to identify the internet address of a merchant and a transaction server (see paragraph 47), Brody does not disclose using these cookies to generate a second profile comprising anonymous data associated with the user. Nelson does not overcome this deficiency. Nelson appears to describe a payment method wherein guarantors issue vouchers to a user to pay for merchandise from a merchant (see Abstract). Apparently, Nelson describes a method wherein a guarantor uses cookies stored at the purchaser’s computer to store information regarding the user’s creditworthiness (see column 10, lines 16-41). However, there is no

teaching, suggestion, or motivation in Nelson to use the information stored in the cookies to generate a second user profile comprising anonymous data associated with the user.

Since Brody and Nelson fail to teach or suggest the invention claimed in independent claim 11, and its corresponding dependent claims 12-15, these claims are allowable over Brody and Nelson.

NEWLY ADDED CLAIMS

Claims 16-19 are supported by the specification as originally filed and have been newly added by this Amendment to further clarify the invention of the instant application.

Independents claims 16 and 17 recited, among other things, an Internet browser interface that includes a transaction interface having on-line transaction information and an anonymous shopping interface displayed concurrently with the transaction interface, wherein the anonymous shopping interface is displayed whenever Internet browser interface is displayed. See specification, pages 3 and 9.

In contrast, Brody appears to describe an option of providing pop-up windows or applets to display a window that enables a user to login to a transaction server to generate an anonymous transaction. Apparently, the merchant must have modules written and installed on the merchant's web servers to facilitate the generation and/or use of an anonymous card. The ability to display the pop-up windows or applets appears to depend upon the merchant having the capability to offer the use of an anonymous card. See Brody, paragraphs 48 and 49. As such, the pop-up window or applet is not displayed whenever the Internet browser interface is displayed..

Since Brody fails to teach or suggest the invention claimed in independent claims 16 and 17 and their corresponding dependent claims 18 and 19, these claims are allowable over Brody. For the foregoing reason, allowance of these claims is requested.

Having addressed each of the foregoing rejections, it is respectfully submitted that a full and complete response has been made to the outstanding Office Action and, as such, the application is in condition for allowance. Notice to that effect is respectfully requested.

If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned.

Dated: March 21, 2005

Respectfully submitted,



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